



Consumer Affairs and Business Regulation

Home > 2017 > Office of Consumer Affairs and Business Regulation

CHARLIE BAKER
GOVERNOR

KARYN POLITO
LIEUTENANT GOVERNOR

JOHN C. CHAPMAN
UNDERSECRETARY

Media Contact

Chris Goetcheus
(617) 973-8767
Chris.Goetcheus@state.ma.us

For Immediate Release - March 10, 2017

Office of Consumer Affairs and Business Regulation Hosts 2017 Top Consumer Priorities Briefing

Boston, MA (March 10, 2017) –Today Undersecretary John Chapman of the Office of Consumer Affairs and Business Regulation announced his top consumer priorities for the current year. Joined by representatives from Attorney General Maura Healey's Office, the Better Business Bureau of Eastern Massachusetts, Maine, Rhode Island, and Vermont and AARP Massachusetts, the briefing coincides with National Consumer Protection Week and the missions of these organizations to educate and protect consumers.

The briefing featured consumer topics ranging from sub-prime used auto lending and prevention of elder financial exploitation to hiring registered home improvement contractors and common scams aimed at consumers. During his remarks, Undersecretary Chapman reported that last year his office and the five regulatory agencies that report into it handled more than 7,800 consumer complaints and recovered more than \$7.4 million for consumers in 2016.

"Consumer trends are always evolving and it's imperative that our agencies stay up-to-date on consumer attitudes, developments in consumer protections, and changes in how consumers fall victim to scams and predatory tactics," said Undersecretary Chapman. "Last year, nearly 50,000 consumers contacted us for assistance and direction on a multitude of concerns. Consumers experiences are vital to our work and helps us determine where improvements to consumer protections or business regulations should be made."

In his remarks, Undersecretary Chapman said a task force led by his Office and the Division of Banks is being established with other state agencies to combat elder financial exploitation in Massachusetts. It will involve training of state-chartered bank and credit union personnel who are in a unique position to detect the various forms of fraud committed against elders and their financial holdings.

"My office is dedicated to stopping fraud and prosecuting those who operate scams or engage in unfair business practices that harm consumers across industries," said Attorney General Maura Healey. "We also have a significant role in educating consumers about their rights because an educated consumer is better equipped to identify and steer clear of fraud in the first place." This week, the AG's Office announced [additional tools and resources](#) to empower individuals to better understand and manage their consumer identities.

Paula Fleming, Chief Marketing and Sales Officer for the Better Business Bureau serving Eastern MA, ME, RI & VT, spoke on the surprising trend of millennial susceptibility to scams. "The BBB did a first of its kind study last year and found that men and millennials (18-24) are three times more likely to fall victim to a scam than other demographics," said Fleming. "Scammers are getting more creative in who they are targeting and how and that impacts our role in aiding consumers' decisions."

Ms. Fleming reported that a significant amount of consumers turned to the BBB last year to make informed decisions when considering purchases or expenditures. The BBB received more reviews of businesses and industries than complaints in 2016.

Mike Festa, AARP Massachusetts State Director, acknowledged the way changing technology impacts how consumers make decisions. "Today, twenty-first century technology offers consumers a whole new array of ways and means to perpetrate fraud on Americans of all ages," said Festa. "These days, debt collection, imposter scams, identity theft, and investment fraud rob millions of Americans of their hard-earned money. An educated consumer is the best defense against fraud."

The Office of Consumer Affairs and Business Regulation along with its five agencies work together to achieve two goals: to protect and empower consumers through advocacy and education, and to ensure a fair playing field for all Massachusetts businesses. The Office also oversees the state's lemon laws, data breach reporting, and home improvement contractor programs, and the state's Do Not Call Registry. Follow the Office at its [blog](#), on [Facebook](#), and on Twitter [@Mass_Consumer](#)

###